



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name TEXAS CAPITAL BANCSHARES, INC.

City/State DALLAS, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 35,228,542

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TEXAS CAPITAL BANCSHARES, INC.
2000 MCKINNEY AVENUE, SUITE 700

DALLAS, TX 75201

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	39,356,723	36,063,737	37,503,263	30,984,347	25,189,097
Net income (\$000)	145,419	-51,003	66,289	322,866	300,824
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.03	2.65	14	2.45	2.84	23	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84
+ Non-interest income	0.23	1.11	5	0.26	1.14	6	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6
- Overhead expense	1.42	2.24	8	1.97	2.63	17	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17
- Provision for credit losses	-0.13	-0.15	46	1.07	0.85	67	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	0	0.01	22	0	0	50
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	0.98	1.79	8	-0.34	0.64	13	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42
Net operating income	0.74	1.36	9	-0.28	0.48	13	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40
Net income	0.74	1.35	9	-0.28	0.50	13	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.35	3.14	13	3.16	3.78	16	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81
Interest expense	0.29	0.27	64	0.67	0.66	57	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69
Net interest income (tax equivalent)	2.06	2.85	13	2.49	3.10	20	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.13	38	1	0.28	92	0.76	0.27	91	0.28	0.21	71	0.35	0.22	81
Earnings coverage of net loan and lease losses (X)	19.06	4.52	59	0.98	21.56	12	1.72	22.91	10	6.56	24.40	25	6.01	21.75	23
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93	1.39	19	1.04	1.51	20	1.04	1.58	18	0.79	0.83	46	0.85	0.90	43
Allowance for loan and lease losses / Total loans and leases	0.92	1.37	20	1.02	1.48	20	1.03	1.55	17	0.72	0.81	41	0.78	0.89	37
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.63	28	0.67	0.66	54	0.52	0.71	39	0.83	0.57	77	0.33	0.61	19
30-89 days past due loans and leases / Total loans and leases	0.09	0.27	23	0.19	0.36	29	0.08	0.39	9	0.11	0.43	11	0.18	0.44	18
Liquidity and Funding															
Net noncore funding dependence	-6.75	-1.82	36	-7.19	6.94	13	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72
Net short-term noncore funding dependence	-9.81	-8.21	40	-7.28	-2.29	28	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93
Net loans and leases / Total assets	67.51	59.81	71	70.23	63.21	66	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Capitalization															
Tier 1 leverage ratio	8.38	9.11	27	7.51	9.03	10	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55
Holding company equity capital / Total assets	8.84	10.88	18	7.47	11.06	5	7.61	11.16	6	8.70	12.43	8	8.85	12.22	5
Total equity capital (including minority interest) / Total assets	8.84	11.01	16	7.47	11.18	3	7.61	11.29	5	8.70	12.57	7	8.84	12.27	5
Common equity tier 1 capital / Total risk-weighted assets	10.53	12.69	19	8.84	12.01	2	9.35	12.38	3	8.88	12.17	1	8.58	12.12	1
Net loans and leases / Equity capital (X)	7.64	5.51	87	9.40	5.78	95	8.52	5.58	92	9.54	5.21	96	9.74	5.29	99
Cash dividends / Net income	6.94	25.30	17		60.26		14.71	42.30	15	3.02	33.12	8	3.24	27.31	11
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-3.78	9.29	6	22.16	17.07	73	15.91	16.68	51	15.18	9.26	78	12.69	7	82
Equity capital	13.90	9.31	78	2.48	6.16	38	1.38	6.99	23	13.27	10.49	75	13.51	7.89	78
Net loans and leases	-7.51	0.79	15	2.11	13.26	15	-9.50	9.07	3	11.02	9.10	69	13.23	7.89	80
Noncore funding	-35.98	-23.76	37	-7.52	-2.41	44	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	11.94	11.05	64	3.99	13.39	32	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39
Equity investment in subsidiaries / Equity capital	98.25	103.07	22	102.31	103.11	47	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47
Cash from ops + noncash items + op expense / Op expense + dividends	53.04	130.64	18	50.32	154.33	13	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	423,528	527,653	1,004,473	1,273,920	1,114,933	-19.73	31.56
Income from lease financing receivables.....	2,679	3,630	6,889	10,208	10,099	-26.20	14.93
Fully taxable income on loans and leases.....	425,354	526,017	1,003,324	1,267,641	1,104,735	-19.14	31.18
Tax-exempt income on loans and leases.....	853	5,266	8,038	16,487	20,297	-83.80	
Estimated tax benefit on income on loans and leases.....	227	1,400	2,137	4,383	5,395	-83.80	
Income on loans and leases (tax equivalent).....	426,434	532,683	1,013,499	1,288,511	1,130,427	-19.95	31.51
Investment interest income (tax equivalent).....	21,692	5,146	19,336	10,375	3,221	321.51	4525.20
Interest on balances due from depository institutions.....	5,893	21,900	27,569	71,093	32,597	-73.09	-16.23
Interest income on other earning assets.....	889	1,992	2,487	7,808	8,471	-55.37	-36.36
Total interest income (tax equivalent).....	454,908	561,721	1,062,891	1,377,787	1,174,716	-19.02	36.55
Interest on time deposits of \$250K or more.....	2,098	4,099	7,009	7,310	3,505	-48.82	
Interest on time deposits < \$250K.....	3,143	21,318	31,322	48,463	19,618	-85.26	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	31,034	69,051	107,786	237,745	161,775	-55.06	89.95
Interest on other borrowings and trading liabilities.....	9,022	16,921	25,205	75,311	47,671	-46.68	113.89
Interest on subordinated debt and mandatory convertible securities.....	10,538	8,382	16,764	16,764	16,764	25.72	25.72
Total interest expense.....	55,835	119,771	188,086	385,593	249,333	-53.38	83.71
Net interest income (tax equivalent).....	399,073	441,950	874,805	992,194	925,383	-9.70	31.81
Non-interest income.....	45,147	46,011	121,112	66,166	65,743	-1.88	90.96
Adjusted operating income (tax equivalent).....	444,220	487,961	995,917	1,058,360	991,126	-8.96	36.10
Overhead expense.....	279,831	355,805	653,106	566,650	517,110	-21.35	55.27
Provision for credit losses.....	-25,000	192,935	249,769	77,794	84,637		
Securities gains (losses).....	0	0	0	-331	0		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	193,035	-60,844	96,040	415,968	388,405		92.02
Applicable income taxes.....	46,466	-12,237	25,657	84,295	79,964		29.08
Tax equivalent adjustments.....	1,150	2,396	4,094	6,255	5,923	-52.00	19066.67
Applicable income taxes (tax equivalent).....	47,616	-9,841	29,751	90,550	85,887		32.25
Minority interest.....	0	0	0	2,552	1,694		-100.00
Net income before discontinued operations, net of minority interest.....	145,419	-51,003	66,289	322,866	300,824		127.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	145,419	-51,003	66,289	322,866	300,824		127.19
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	145,419	-51,003	66,289	325,418	302,518		125.38
Investment securities income (tax equivalent).....	21,692	5,146	19,336	10,375	3,221	321.51	4525.20
US Treasury and agency securities (excluding mortgage-backed securities).....	704	0	597	0	0		
Mortgage-backed securities.....	16,370	100	8,129	285	347	16270.00	4686.55
All other securities.....	4,618	5,046	10,610	10,090	2,874	-8.48	3536.37
Cash dividends declared.....	10,096	4,875	9,750	9,750	9,750	107.10	107.10
Common.....	0	0	0	0	0		
Preferred.....	10,096	4,875	9,750	9,750	9,750	107.10	107.10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.31	2.92	15	3.12	3.46	22	2.83	3.27	19	4.45	4	81	4.66	3.87	89
Less: Interest expense	0.28	0.25	66	0.66	0.61	63	0.50	0.48	62	1.24	0.98	74	0.99	0.79	71
Equals: Net interest income (tax equivalent)	2.03	2.65	14	2.45	2.84	23	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84
Plus: Non-interest income	0.23	1.11	5	0.26	1.14	6	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6
Equals: adjusted operating income (tax equivalent)	2.26	3.82	4	2.71	4.05	5	2.66	4.04	4	3.42	4.41	12	3.93	4.46	25
Less: Overhead expense	1.42	2.24	8	1.97	2.63	17	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17
Less: Provision for credit losses	-0.13	-0.15	46	1.07	0.85	67	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	22	0	0.02	17	0	0.01	21	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.98	1.79	8	-0.34	0.64	13	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42
Less: Applicable income taxes (tax equivalent)	0.24	0.41	12	-0.05	0.16	12	0.08	0.23	13	0.29	0.36	32	0.34	0.33	52
Less: Minority interest	0	0	41	0	0	46	0	0	42	0.01	0	88	0.01	0	86
Equals: Net operating income	0.74	1.36	9	-0.28	0.48	13	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.74	1.35	9	-0.28	0.50	13	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Memo: Net income (last four quarters)	0.67	1.25	9	0.32	0.81	15	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Net income—BHC and noncontrolling (minority) interest	0.74	1.37	7	-0.28	0.50	13	0.18	0.83	10	1.05	1.20	29	1.20	1.25	39
Margin Analysis															
Average earning assets / Average assets	98.57	93.15	96	98.53	91.74	97	98.64	92.32	97	98.37	91.05	97	98.20	91.48	96
Average interest-bearing funds / Average assets	51.44	62.32	10	60.94	65.48	28	59.01	64.06	25	62.45	65.57	37	65.70	65.56	52
Interest income (tax equivalent) / Average earning assets	2.35	3.14	13	3.16	3.78	16	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81
Interest expense / Average earning assets	0.29	0.27	64	0.67	0.66	57	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69
Net interest income (tax equivalent) / Average earning assets	2.06	2.85	13	2.49	3.10	20	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68
Yield or Cost															
Total loans and leases (tax equivalent)	3.65	4.05	29	4.03	4.44	25	3.89	4.27	27	4.87	5.09	40	5.02	4.95	62
Interest-bearing bank balances	0.13	0.11	81	0.57	0.50	68	0.32	0.27	70	2.02	2.04	44	1.20	1.64	17
Federal funds sold and reverse repos	0.08	0.26	44	0.62	0.94	42	0.60	0.68	56	2.07	2.44	38	1.88	2.17	40
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.34	3.11	13	3.15	3.74	16	2.86	3.51	16	4.50	4.36	61	4.73	4.20	81
Investment securities (tax equivalent)	1.24	1.80	11	4.52	2.51	96	2.21	2.25	44	4.99	2.76	96	4.61	2.68	97
US Treasury and agency securities (excluding mortgage-backed securities)	1.13	1.28	42		2.01		0.96	1.75	17		2.32			2.05	
Mortgage-backed securities	0.99	1.56	6	4.51	2.33	99	0.85	2.05	1	4.96	2.61	99	4.34	2.50	99
All other securities	4.91	2.91	91	5.10	3.48	86	5.34	3.24	92	5.04	4.06	82	6.02	4.20	87
Interest-bearing deposits	0.40	0.24	81	1.01	0.70	79	0.76	0.53	76	1.87	1.10	90	1.50	0.81	89
Time deposits of \$250K or more	1.16	0.76	84	2.67	1.67	96	2.21	1.42	95	2.33	1.96	81	1.27	1.44	33
Time deposits < \$250K	0.39	0.72	17	1.62	1.58	52	1.27	1.36	42	2.26	1.82	77	1.91	1.29	90
Other domestic deposits	0.41	0.17	92	0.92	0.50	88	0.69	0.36	89	1.85	0.93	92	1.46	0.67	94
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.16	0.19	62	0.79	0.85	60	0.52	0.62	57	2.31	1.86	73	1.97	1.51	70
Other borrowed funds and trading liabilities	0.64	1.31	24	0.88	1.62	18	0.69	1.50	15	2.22	2.38	40	2.04	2.28	33
All interest-bearing funds	0.55	0.40	75	1.09	0.92	67	0.85	0.74	65	1.99	1.49	79	1.51	1.19	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	45,147	46,011	121,112	66,166	65,743
Fiduciary activities income	1,031	1,098	2,031	2,082	1,883
Service charges on deposit accounts - domestic	9,521	5,920	11,948	11,636	12,971
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	4,968	3,717	7,967	6,728	6,264
Insurance activities revenue	11	15	18	24	26
Venture capital revenue	0	0	0	0	0
Net servicing fees	-4,601	-24,162	-32,492	-4,233	9,652
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	12,434	14,851	66,034	-21,687	-9,693
Other non-interest income	21,783	44,572	65,606	71,616	44,640
Total overhead expenses	279,831	355,805	653,106	566,650	517,110
Personnel expense	174,147	177,711	340,255	314,058	291,311
Net occupancy expense	16,139	17,846	34,955	32,989	30,342
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	203	230	432	470	604
Other operating expenses	89,342	160,018	277,464	219,133	194,853
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,557	1,620	1,618	1,736	1,645
Average personnel expense per employee	111.85	109.70	210.29	180.91	177.09
Average assets per employee	25,277.28	22,261.57	23,178.78	17,848.13	15,312.52

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	63.16	59.03	68	73.28	63.28	83	65.85	62.28	66	53.86	61.29	18	52.49	60.88	16
Percent of Average Assets															
Total overhead expense	1.42	2.24	8	1.97	2.63	17	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17
Personnel expense	0.88	1.25	15	0.99	1.31	17	0.91	1.30	15	1.01	1.41	15	1.16	1.44	25
Net occupancy expense	0.08	0.24	4	0.10	0.26	4	0.09	0.26	3	0.11	0.28	3	0.12	0.28	5
Other operating expenses	0.46	0.73	10	0.89	0.99	63	0.74	0.94	41	0.71	0.97	31	0.78	0.97	35
Overhead less non-interest income	1.19	1.10	50	1.72	1.36	77	1.42	1.25	66	1.62	1.32	69	1.79	1.38	78
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.99	58.45	70	72.92	62.83	83	65.58	61.82	66	53.54	60.64	18	52.17	60.37	16
Personnel expense	39.20	33.10	80	36.42	32.43	76	34.16	32.36	58	29.67	32.39	33	29.39	32.51	28
Net occupancy expense	3.63	6.33	11	3.66	6.65	10	3.51	6.58	10	3.12	6.52	8	3.06	6.48	8
Other operating expenses	20.16	18.60	67	32.84	23.06	85	27.90	22.28	80	20.75	21.20	57	19.72	20.90	47
Total non-interest income	10.16	28.18	9	9.43	27.40	10	12.16	28.83	14	6.25	29.23	4	6.63	28.50	5
Fiduciary activities income	0.23	2.24	29	0.23	2.10	30	0.20	2.09	29	0.20	1.97	32	0.19	2.14	32
Service charges on domestic deposit accounts	2.14	3.19	32	1.21	3.35	17	1.20	3.27	16	1.10	3.88	17	1.31	4.15	19
Trading revenue	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	1.12	2.52	44	0.76	2.64	32	0.80	2.46	35	0.64	3.54	30	0.63	3.42	28
Insurance activities revenue	0	0.37	27	0	0.39	29	0	0.41	27	0	0.47	25	0	0.47	23
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	-1.04	0.55	1	-4.95	-0.20	5	-3.26	0.01	3	-0.40	0.28	6	0.97	0.65	73
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.80	3.83	50	3.04	2.89	66	6.63	3.92	75	-2.05	1.86	3	-0.98	1.61	3
Other non-interest income	4.90	9.26	23	9.13	9.31	57	6.59	9.65	37	6.77	10.04	33	4.50	9.86	15
Overhead less non-interest income	52.83	29.94	96	63.49	34.19	92	53.42	31.93	89	47.29	31.06	92	45.54	31.46	89
Applicable income taxes / Pretax net operating income (tax equivalent)	24.07	21.54	78		18.39		26.71	18.63	95	20.26	20.56	50	20.59	19.04	61
Applicable income tax + TE / Pretax net operating income + TE	24.67	23.10	71		22.75		30.98	21.18	94	21.77	23.23	37	22.11	21.56	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,754,394	6,936,826	6,234,181	8,786,945	8,012,488	-17.05	5.44
Commercial and industrial loans	7,359,734	7,956,088	7,175,795	7,579,520	8,258,091	-7.50	27.73
Loans to individuals	97,113	84,656	92,658	76,998	73,144	14.71	288.59
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	4,091	5,530	4,213	5,542	4,591	-26.02	
Other loans and leases	10,862,763	11,077,564	11,278,540	10,845,708	8,268,105	-1.94	60.26
Less: Unearned income	72,984	81,254	71,362	71,317	78,871	-10.18	89.50
Loans and leases, net of unearned income	24,005,111	25,979,410	24,714,025	27,223,396	24,537,548	-7.60	33.48
Less: Allowance for loan and lease losses	221,511	264,722	254,615	195,047	191,522	-16.32	32.33
Net loans and leases	23,783,600	25,714,688	24,459,410	27,028,349	24,346,026	-7.51	33.49
Debt securities that reprice or mature in over 1 year	3,743,114	192,357	3,148,802	198,206	97,566	1845.92	19819.72
Mutual funds and equity securities	41,047	28,137	33,832	25,614	17,170	45.88	402.23
Subtotal	27,567,761	25,935,182	27,642,044	27,252,169	24,460,762	6.29	54.50
Interest-bearing bank balances	6,768,650	9,490,044	9,032,807	4,233,766	2,816,004	-28.68	160.92
Federal funds sold and reverse repos	0	50,000	0	30,000	50,190	-100.00	-100.00
Debt securities that reprice or mature within 1 year	14,114	14,475	14,336	16,051	5,480	-2.49	3359.31
Trading assets	64,310	121,403	97,046	46,719	20,364	-47.03	0.70
Total earning assets	34,414,835	35,611,104	36,786,233	31,578,705	27,352,800	-3.36	67.62
Non-interest-bearing cash and due from depository institutions	202,549	176,540	173,573	161,817	214,191	14.73	104.99
Premises, fixed assets, and leases	83,215	101,997	91,514	111,252	23,802	-18.41	282.32
Other real estate owned	0	0	0	0	79		-100.00
Investment in unconsolidated subsidiaries	3,406	3,406	3,406	3,406	3,406	0.00	0.00
Intangible and other assets	524,537	720,080	671,370	692,952	664,059	-27.16	29.06
Total assets	35,228,542	36,613,127	37,726,096	32,548,132	28,258,337	-3.78	67.11
Quarterly average assets	38,733,617	37,907,799	39,463,576	34,610,316	26,261,624	2.18	89.51
Average loans and leases (YTD)	23,338,668	26,431,012	26,083,704	26,477,721	22,502,023	-11.70	43.07
Memoranda							
Loans held-for-sale	63,747	454,581	283,165	2,577,134	1,969,474	-85.98	-71.20
Loans not held-for-sale	23,941,364	25,524,829	24,430,860	24,646,262	22,568,074	-6.20	34.79
Real estate loans secured by 1-4 family	425,522	892,858	635,711	3,034,650	2,432,762	-52.34	0.34
Commercial real estate loans	5,315,646	6,029,792	5,584,520	5,737,319	5,563,894	-11.84	6.06
Construction and land development	2,326,622	2,742,411	2,461,872	2,626,703	2,190,349	-15.16	7.32
Multifamily	328,469	467,041	507,246	420,839	246,492	-29.67	12.45
Nonfarm nonresidential	2,660,555	2,820,340	2,615,402	2,689,777	3,127,053	-5.67	4.26
Real estate loans secured by farmland	13,226	14,176	13,950	14,976	15,832	-6.70	-38.48
Total investment securities	3,798,275	234,969	3,196,970	239,871	120,216	1516.50	13776.50
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	122,415	0	123,589	0	0		
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	3,437,146	4,462	2,828,956	5,266	7,242	76931.51	18346.55
Asset-backed securities	197,667	202,370	210,593	208,991	95,804	-2.32	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	41,047	28,137	33,832	25,614	17,170	45.88	402.23
Available-for-sale securities	3,757,228	206,832	3,163,138	214,257	103,046	1716.56	13626.54
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	122,415	0	123,589	0	0		
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	3,437,146	4,462	2,828,956	5,266	7,242	76931.51	18346.55
Asset-backed securities	197,667	202,370	210,593	208,991	95,804	-2.32	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-33,403	601	19,967	11,328	654		
Structured notes, fair value	11,713	10,953	11,417	11,964	0	6.94	
Pledged securities	27,631	4,357	33,537	4,732	6,514	534.17	67.38

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	14,228,038	10,835,911	12,740,947	9,438,523	7,317,414	31.30	78.20
NOW, ATS and transaction accounts	733,245	650,749	1,049,664	729,655	559,906	12.68	43.96
Time deposits less brokered deposits < \$250K	-921,796	-1,981,593	-1,411,208	-1,360,771	-1,746,355		
MMDA and other savings accounts	12,161,737	15,895,053	14,966,459	13,439,447	10,714,843	-23.49	57.78
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	26,201,224	25,400,120	27,345,862	22,246,854	16,845,808	3.15	60.95
Time deposits of \$250K or more	342,148	294,945	375,669	340,724	266,156	16.00	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	14,481	195,790	111,751	141,766	641,174	-92.60	-84.91
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,000,000	2,705,183	3,013,413	2,401,897	3,900,000	-26.07	64.01
Other borrowings w/remaining maturity over 1 year	269,483	0	0	0	0		-66.31
Brokered deposits < \$250K	2,296,191	4,492,630	3,275,058	3,891,079	3,494,723	-48.89	
Noncore funding	4,922,303	7,688,548	6,775,891	6,775,466	8,302,053	-35.98	93.79
Trading liabilities	64,295	118,946	96,572	46,719	20,364	-45.95	0.68
Subordinated notes and debentures + trust preferred securities	657,903	395,715	395,896	395,535	395,173	66.26	66.87
Other liabilities	267,860	275,043	240,651	252,770	195,770	-2.61	123.58
Total liabilities	32,113,585	33,878,372	34,854,872	29,717,344	25,759,168	-5.21	65.56
Equity Capital							
Perpetual preferred stock (including surplus)	300,000	150,000	150,000	150,000	150,000	100.00	100.00
Common stock	506	504	504	503	502	0.40	10.00
Common surplus	992,469	983,144	991,898	978,205	967,890	0.95	38.49
Retained earnings	1,848,379	1,600,639	1,713,056	1,694,608	1,381,492	15.48	126.25
Accumulated other comprehensive income	-26,389	476	15,774	8,950	518		
Other equity capital components	-8	-8	-8	-8	-8		
Total holding company equity capital	3,114,957	2,734,755	2,871,224	2,832,258	2,500,394	13.90	84.89
Noncontrolling (minority) interest in subsidiaries	0	0	0	-1,470	-1,225		
Total equity capital, including minority interest	3,114,957	2,734,755	2,871,224	2,830,788	2,499,169	13.90	84.97
Total liabilities and capital	35,228,542	36,613,127	37,726,096	32,548,132	28,258,337	-3.78	67.11
Memoranda							
Non-interest-bearing deposits	14,228,038	10,835,911	12,740,947	9,438,523	7,317,414	31.30	78.20
Interest-bearing deposits	14,611,525	19,351,784	18,255,642	17,040,134	13,289,273	-24.50	67.58
Total deposits	28,839,563	30,187,695	30,996,589	26,478,657	20,606,687	-4.47	72.65
Long-term debt that reprices within 1 year	269,483	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,871,224	2,832,258	2,832,258	2,500,394	2,202,721		
Accounting restatements	0	-38,092	-38,092	0	2		
Net income	145,419	-51,003	66,289	322,866	300,824		
Net sale of new perpetual preferred stock	139,723	0	0	0	0		
Net sale of new common stock	10,850	4,941	13,695	10,316	6,591		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	10,096	4,875	9,750	9,750	9,750		
Change in other comprehensive income	-42,163	-8,474	6,824	8,432	6		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,114,957	2,734,755	2,871,224	2,832,258	2,500,394		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	16.33	36.32	13	18.95	36.22	18	16.52	36.22	16	27	37.78	31	28.35	37.19	31
Commercial and industrial loans	20.89	12.25	87	21.73	14.99	78	19.02	13.52	77	23.29	12.02	92	29.22	12.85	94
Loans to individuals	0.28	3.48	20	0.23	3.53	18	0.25	3.40	18	0.24	4.20	15	0.26	4.31	16
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.01	0.21	34	0.02	0.20	39	0.01	0.19	34	0.02	0.24	39	0.02	0.30	40
Other loans and leases	30.84	4.22	99	30.26	4.66	99	29.90	4.63	99	33.32	5.01	99	29.26	5	99
Net loans and leases	67.51	59.81	71	70.23	63.21	66	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Debt securities over 1 year	10.63	17.61	24	0.53	14.01	4	8.35	15.55	17	0.61	14.60	5	0.35	14.63	4
Mutual funds and equity securities	0.12	0.06	77	0.08	0.05	72	0.09	0.05	75	0.08	0.06	69	0.06	0.06	64
Subtotal	78.25	78.32	40	70.84	78.43	17	73.27	78.16	20	83.73	79.65	50	86.56	79.97	68
Interest-bearing bank balances	19.21	9.11	92	25.92	6.78	96	23.94	7.51	96	13.01	3.06	96	9.97	3.04	94
Federal funds sold and reverse repos	0	0.52	28	0.14	0.86	74	0	0.82	26	0.09	1.57	66	0.18	1.66	67
Debt securities 1 year or less	0.04	1.53	4	0.04	1.83	3	0.04	1.68	4	0.05	1.91	4	0.02	1.96	5
Trading assets	0.18	0.60	54	0.33	1.09	45	0.26	1.01	47	0.14	1.19	46	0.07	1.33	43
Total earning assets	97.69	91.43	99	97.26	90.72	99	97.51	91.05	99	97.02	89.53	99	96.80	89.74	99
Non-interest cash and due from depository institutions	0.57	1.01	20	0.48	1.08	11	0.46	1.07	9	0.50	1.14	9	0.76	1.21	19
Other real estate owned	0	0.02	6	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	6
All other assets	1.73	7.50	0	2.25	8.16	0	2.03	7.82	0	2.48	9.27	0	2.45	8.98	0
Memoranda															
Short-term investments	19.25	12.01	84	26.10	10.58	88	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74
U.S. Treasury securities	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.35	0.77	50	0	0.48	12	0.33	0.63	52	0	0.54	13	0	0.69	10
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	9.76	12.97	36	0.01	11.11	3	7.50	11.75	32	0.02	11.44	3	0.03	11.13	3
Asset-backed securities	0.56	0.38	74	0.55	0.27	77	0.56	0.32	77	0.64	0.28	77	0.34	0.33	73
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.18	0.42	46	1.24	0.48	83	0.75	0.52	71	7.92	0.39	96	6.97	0.30	97
Loans held for investment	67.96	59.85	74	69.71	63.46	62	64.76	61.72	51	75.72	63.50	83	79.86	63.93	93
Real estate loans secured by 1-4 family	1.21	11.69	7	2.44	12.29	13	1.69	11.91	10	9.32	13.29	34	8.61	13.46	29
Revolving	0.01	1.45	9	0.01	1.80	11	0.01	1.66	11	0.01	2.07	10	0.02	2.27	10
Closed-end, secured by first liens	1.19	9.84	9	2.42	9.99	14	1.67	9.81	11	9.31	10.69	43	8.59	10.57	38
Closed-end, secured by junior liens	0	0.20	3	0	0.26	7	0	0.22	6	0	0.28	8	0	0.31	7
Commercial real estate loans	15.09	22.48	29	16.47	21.90	34	14.80	22.22	28	17.63	22.23	38	19.69	21.58	47
Construction and land development	6.60	3.35	86	7.49	3.32	89	6.53	3.40	81	8.07	3.44	88	7.75	3.51	87
Multifamily	0.93	3.31	22	1.28	3.07	30	1.34	3.12	27	1.29	3.01	33	0.87	2.72	30
Nonfarm nonresidential	7.55	14.81	24	7.70	14.50	27	6.93	14.72	26	8.26	14.69	30	11.07	14.44	41
Real estate loans secured by farmland	0.04	0.34	40	0.04	0.33	42	0.04	0.33	41	0.05	0.36	42	0.06	0.41	46

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	23.97	59.66	9	26.70	55.37	12	25.23	57.15	10	32.28	57.46	15	32.65	56.49	15
Real estate loans secured by 1-4 family	1.77	19.82	6	3.44	19.50	10	2.57	19.43	9	11.15	20.75	23	9.91	21.10	19
Revolving	0.02	2.42	8	0.02	2.79	10	0.02	2.64	10	0.02	3.15	8	0.02	3.50	9
Closed-end	1.75	17.22	6	3.42	16.49	10	2.55	16.59	9	11.13	17.39	28	9.89	17.39	21
Commercial real estate loans	22.14	36.54	25	23.21	32.96	28	22.60	34.63	25	21.07	33.52	27	22.68	32.14	35
Construction and land development	9.69	5.50	81	10.56	4.97	89	9.96	5.26	82	9.65	5.09	80	8.93	5.20	78
1-4 family	2.55	1.11	84	2.85	0.93	87	2.43	0.93	84	2.59	0.94	84	2.77	1.02	84
Other	7.14	4.33	78	7.70	3.90	86	7.53	4.19	82	7.05	4.02	78	6.15	4.05	73
Multifamily	1.37	5.34	15	1.80	4.72	25	2.05	4.96	24	1.55	4.69	21	1	4.10	15
Nonfarm nonresidential	11.08	24.14	21	10.86	21.76	24	10.58	22.93	23	9.88	22.15	23	12.74	21.40	31
Owner-occupied	3.46	8.14	22	3.30	7.38	24	3.49	7.68	23	3.05	7.72	26	3.08	8.03	26
Other	7.62	15.71	24	7.55	14.16	26	7.10	14.95	23	6.84	14.34	22	9.66	13.38	37
Real estate loans secured by farmland	0.06	0.59	40	0.05	0.52	41	0.06	0.54	41	0.06	0.55	40	0.06	0.63	42
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	30.66	20.98	81	30.62	23.90	76	29.04	22.17	75	27.84	19.53	76	33.65	20.32	84
Loans to individuals	0.40	6.28	18	0.33	6.11	14	0.37	6.13	17	0.28	7.13	10	0.30	7.36	11
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.02	0.37	34	0.02	0.31	38	0.02	0.32	34	0.02	0.37	38	0.02	0.46	38
Other loans and leases	45.25	8.03	94	42.64	8.93	92	45.64	9.09	93	39.84	9.85	92	33.70	9.66	91
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	166.61	383.17	13	224.50	392.62	22	194.77	381.27	17	282.76	391.26	30	288.13	379.80	33
Real estate loans secured by 1-4 family	12.32	124.52	6	28.90	133.24	11	19.86	125.03	10	97.65	138.18	35	87.48	137.84	32
Revolving	0.13	15.53	9	0.16	19.64	11	0.15	17.42	10	0.16	21.26	8	0.18	23.33	9
Closed-end	12.19	107.53	6	28.74	112.01	13	19.71	106.14	10	97.50	115.20	44	87.30	112.79	39
Commercial real estate loans	153.90	238.21	30	195.15	237.30	36	174.47	234.65	34	184.62	229.44	37	200.08	219.72	44
Construction and land development	67.36	35.52	80	88.76	35.78	92	76.91	35.62	86	84.53	34.95	90	78.76	35.36	88
1-4 family	17.73	7.06	86	23.99	6.74	91	18.74	6.34	89	22.72	6.61	89	24.48	7.04	92
Other	49.63	28.07	81	64.77	27.86	92	58.18	28.16	87	61.80	27.32	87	54.29	27.26	85
Multifamily	9.51	34.78	19	15.12	33.28	34	15.85	32.74	32	13.54	31.04	33	8.86	27.85	28
Nonfarm nonresidential	77.03	157.17	23	91.28	157.33	29	81.71	155.06	27	86.56	152.10	31	112.45	147.22	40
Owner-occupied	24.08	52.65	27	27.76	53.29	29	26.92	52.37	28	26.68	53.07	30	27.20	54.89	33
Other	52.95	102.08	27	63.51	101.60	31	54.79	100.54	29	59.88	97.41	35	85.25	91.80	50
Real estate loans secured by farmland	0.38	3.59	39	0.46	3.50	40	0.44	3.44	41	0.48	3.60	41	0.57	4.02	45
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	213.08	127.07	87	257.49	159.86	88	224.19	139.91	84	243.90	122.02	91	296.96	128.82	94
Loans to individuals	2.81	35.29	18	2.74	38.40	19	2.89	37.47	18	2.48	43.51	15	2.63	42.67	16
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.12	2.01	35	0.18	2.03	39	0.13	1.88	36	0.18	2.18	40	0.17	2.72	41
Other loans and leases	314.51	46.75	99	358.51	51.14	99	352.37	49.54	99	349.01	52.44	99	297.32	51.79	99
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.01	28.84	32	23.05	26.07	42	22.06	27.32	36	21.28	26.45	39	22.57	24.79	47
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	153	187.37	38	193.78	186.18	50	170.35	183.76	46	186.41	178.57	50	199.12	167.93	56
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	177.08	244.59	32	221.54	244.21	44	197.28	240.85	35	213.09	236.10	43	226.32	225.98	48

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.25	12.01	84	26.10	10.58	88	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74
Liquid assets	30.08	28.17	56	26.88	24.60	67	32.49	26.22	72	13.76	22.44	24	11	22.72	10
Investment securities	10.78	19.64	18	0.64	16.55	3	8.47	17.85	13	0.74	16.99	3	0.43	17.27	4
Net loans and leases	67.51	59.81	71	70.23	63.21	66	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Net loans, leases and standby letters of credit	68.44	60.62	72	70.91	64.12	67	65.54	62.48	53	83.85	64.84	96	87	65.07	98
Core deposits	74.37	74.75	34	69.37	68.08	43	72.49	70.67	41	68.35	63.09	53	59.61	62.13	31
Noncore funding	13.97	10.89	76	21	16.68	71	17.96	14.13	72	20.82	19.36	66	29.38	21.34	75
Time deposits of \$250K or more	0.97	1.81	29	0.81	2.56	16	1	2.11	25	1.05	2.94	17	0.94	2.89	19
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.04	1.20	28	0.53	1.49	43	0.30	1.47	36	0.44	1.94	35	2.27	1.97	69
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.04	0.52	43	0.40	0.52	52	0.30	0.54	50	0.34	0.48	50	2.09	0.54	80
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	5.68	0.99	93	7.39	2.06	92	7.99	1.24	94	7.38	3.01	91	13.80	3.67	96
Earning assets that reprice within 1 year	83.17	38.93	99	91.07	39.71	99	84.15	39.38	99	90.67	39.29	99	90.55	40.29	99
Interest-bearing liabilities that reprice within 1 year	3.16	7.04	18	7.53	9.42	48	3.49	8.20	17	8.65	10.19	49	7.05	10.01	37
Long-term debt that reprices within 1 year	0.76	0.26	84	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	79.24	30.25	99	83.54	28.34	99	80.65	29.11	99	82.02	26.63	99	83.50	27.38	99
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.75	-1.82	36	-7.19	6.94	13	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72
Net short-term noncore funding dependence	-9.81	-8.21	40	-7.28	-2.29	28	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93
Short-term investment / Short-term noncore funding	166.33	284.81	42	124.64	138.95	57	153.45	184.19	55	63.40	77.77	56	34.64	66.46	46
Liquid assets - short-term noncore funding / Nonliquid assets	26.46	34.02	44	8.13	23.27	28	24.97	28.18	53	-8.10	16.97	9	-20.60	16.04	2
Net loans and leases / Total deposits	82.47	74.66	75	85.18	82.84	52	78.91	79.43	48	102.08	90.31	83	118.15	90.08	88
Net loans and leases / Core deposits	90.77	81.17	74	101.24	93.70	70	89.44	88.34	60	121.49	103.93	80	144.52	105	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.82			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.03	1.94	3	0.02	4.82	3	0.67	4.31	7	0.39	1.36	30	0.03	-1.98	94
Structured notes appreciation (depreciation) / Tier 1 capital	-0.09	0.01	8	-0.13	0	4	-0.11	0.02	5	-0.09	0	5		-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	98.92	84.66	68	88.03	85.75	43	98.94	87.23	67	89.32	85.40	45	85.72	81.88	46
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	3.22	4.50	60	0	3.23	11	3.87	4.01	67	0	3.49	13	0	4.02	9
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	90.49	66.59	83	1.90	67.27	3	88.49	66.64	78	2.20	67.43	2	6.02	65.45	3
Asset-backed securities	5.20	2.05	80	86.13	1.68	99	6.59	1.91	82	87.13	1.66	99	79.69	2.05	99
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	1.08	0.32	86	11.97	0.37	97	1.06	0.35	84	10.68	0.40	98	14.28	0.42	99
Debt securities 1 year or less	0.37	8.69	6	6.16	11.75	35	0.45	10.55	6	6.69	11.86	42	4.56	11.91	29
Debt securities 1 to 5 years	1.26	17.05	7	0.36	18.03	3	0.02	17.03	2	0.45	17.94	4	1.39	19.18	11
Debt securities over 5 years	97.29	72.17	96	81.50	66.01	66	98.47	69.86	96	82.18	66.02	64	79.77	64.73	63
Pledged securities	0.73	33.87	2	1.85	37.40	7	1.05	35.67	5	1.97	30.57	8	5.42	33.30	11
Structured notes, fair value	0.31	0.03	92	4.66	0.02	97	0.36	0.02	93	4.99	0.03	96	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-29.01	51.37	9	173.25	146.89	66	111.39	183.32	47	49.04	26.69	73	4.96	6.77	51
Investment securities	1,516.50	33.34	99	-2.44	14.17	20	1,232.79	23.62	99	99.53	11.75	97	411.32	9.42	99
Core deposits	3.15	16.88	6	38.18	25.99	84	22.92	26.88	41	32.06	11.23	88	-1.11	7.29	12
Noncore funding	-35.98	-23.76	37	-7.52	-2.41	44	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	8,228,992	8,074,722	8,530,453	8,066,656	8,030,198
Commit: Secured commercial real estate loans	2,984,910	2,697,119	2,909,060	2,587,574	2,966,783
Commit: Unsecured real estate loans	828,414	737,952	770,702	230,530	687,402
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	328,214	247,795	267,909	261,706	237,819
Commercial and similar letters of credit	512	4,451	985	1,935	1,671
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	118,099	110,664	119,482	146,715	149,101
Credit derivatives - notional amount (holding company as beneficiary)	160,075	166,872	165,823	145,870	114,799
Credit derivative contracts w/ purchased credit protection-investment grade	118,099	110,664	119,482	146,715	149,101
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	23,800	2,680,573	972,471	2,868,665	2,096,511
Written options contracts (interest rate)	217,739	657,109	565,634	639,163	606,950
Purchased options contracts (interest rate)	217,739	657,109	565,634	639,163	606,950
Interest rate swaps	3,807,518	4,150,612	4,165,912	3,096,468	3,158,656
Futures and forward foreign exchange	10,030	4,456	13,334	4,438	79,476
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	23.36	22.45	60	22.05	21.74	57	22.61	22.01	57	24.78	23.52	61	28.42	24.05	69
Standby letters of credit	0.93	0.67	75	0.68	0.72	61	0.71	0.71	65	0.80	0.84	61	0.84	0.92	59
Commercial and similar letters of credit	0	0.02	47	0.01	0.02	63	0	0.02	48	0.01	0.02	52	0.01	0.02	47
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.34	0.25	72	0.30	0.39	68	0.32	0.35	69	0.45	0.42	69	0.53	0.52	80
Credit derivatives - notional amount (holding company as beneficiary)	0.45	0.19	80	0.46	0.33	80	0.44	0.30	79	0.45	0.52	79	0.41	0.75	82
Credit derivative contracts w/ purchased credit protection-investment grade	0.34	0.18	79	0.30	0.22	78	0.32	0.25	77	0.45	0.30	79	0.53	0.52	86
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	12.14	49.75	37	22.26	51.68	53	16.65	48.62	43	22.27	68.47	53	23.17	65.81	57
Interest rate contracts	12.11	35.96	40	22.25	36.85	55	16.62	34.36	44	22.25	47.31	57	22.89	43.84	58
Interest rate futures and forward contracts	0.07	5.17	35	7.32	9.28	83	2.58	6.21	70	8.81	10.67	80	7.42	11.40	81
Written options contracts (interest rate)	0.62	1.82	52	1.79	2.30	64	1.50	2.18	61	1.96	2.47	73	2.15	2.16	74
Purchased options contracts (interest rate)	0.62	1.33	68	1.79	1.51	77	1.50	1.46	75	1.96	2.65	73	2.15	2.32	73
Interest rate swaps	10.81	20.67	47	11.34	22.27	39	11.04	20.83	41	9.51	28.86	33	11.18	26.74	42
Foreign exchange contracts	0.03	6.16	56	0.01	5.77	50	0.04	6.01	55	0.01	10.12	48	0.28	10.92	61
Futures and forward foreign exchange contracts	0.03	3.93	59	0.01	3.58	50	0.04	3.47	55	0.01	5.23	50	0.28	5.22	64
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	35.26	42.93	54	30.55	41.55	46	32.70	42.82	50	30.47	45.53	39	35.69	44.93	54

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,276,826	8,149,859	6,282,985	7,247,897	6,548,543
Interest rate contracts	4,266,796	8,145,403	6,269,651	7,243,459	6,469,067
Foreign exchange contracts	10,030	4,456	13,334	4,438	79,476
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	33,830	2,685,029	985,805	2,873,103	2,175,987
Written options	217,739	657,109	565,634	639,163	606,950
Exchange-traded	0	0	0	0	0
Over-the-counter	217,739	657,109	565,634	639,163	606,950
Purchased options	217,739	657,109	565,634	639,163	606,950
Exchange-traded	0	0	0	0	0
Over-the-counter	217,739	657,109	565,634	639,163	606,950
Swaps	3,807,518	4,150,612	4,165,912	3,096,468	3,158,656
Held for trading					
Interest rate contracts	4,253,026	5,469,286	5,310,514	4,379,232	4,452,032
Foreign exchange contracts	4,242,996	5,464,830	5,297,180	4,374,794	4,372,556
Equity, commodity, and other contracts	10,030	4,456	13,334	4,438	79,476
	0	0	0	0	0
Non-traded					
Interest rate contracts	23,800	2,680,573	972,471	2,868,665	2,096,511
Foreign exchange contracts	23,800	2,680,573	972,471	2,868,665	2,096,511
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	4,177,186	7,603,414	5,836,833	6,755,449	6,090,694
Over 1 year to 5 years	832,315	3,740,544	2,065,765	3,326,529	2,508,234
Over 5 years	2,636,597	3,093,866	3,076,653	2,731,986	2,879,491
	708,274	769,004	694,415	696,934	702,969
Gross negative fair value (absolute value)					
	65,295	126,542	99,326	51,492	49,143
Gross positive fair value					
Held for trading	65,297	143,050	102,791	48,866	29,574
Non-traded	65,258	121,403	97,117	46,901	28,132
	39	21,647	5,674	1,965	1,442
Current credit exposure on risk-based capital derivative contracts	64,349	143,050	102,720	48,684	21,806
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.77	94.09	46	99.95	95.13	55	99.79	94.10	50	99.94	93.44	58	98.79	92.91	47
Foreign exchange contracts	0.23	3.27	59	0.05	2.75	49	0.21	3.49	55	0.06	3.20	45	1.21	3.39	62
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	5.09	7.49	53	8.06	8.37	59	9	8.18	66	8.82	5.91	72	9.27	6.60	70
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	5.09	7.20	54	8.06	7.94	61	9	7.73	69	8.82	5.10	78	9.27	5.49	74
Purchased options	5.09	3.44	70	8.06	3.38	77	9	3.42	78	8.82	4.42	74	9.27	4.19	76
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	5.09	3.04	72	8.06	2.87	81	9	2.86	82	8.82	3.35	80	9.27	3.20	83
Swaps	89.03	71.23	60	50.93	69.92	23	66.30	68.76	39	42.72	69.75	20	48.23	70.34	20
Held for trading															
Interest rate contracts	99.44	40.60	88	67.11	43.50	55	84.52	43.53	72	60.42	44.16	50	67.99	46.31	51
Foreign exchange contracts	99.21	34.42	91	67.05	37.56	66	84.31	36.62	83	60.36	37.24	59	66.77	38.40	62
Equity, commodity, and other contracts	0.23	1.57	70	0.05	1.40	64	0.21	1.60	67	0.06	1.60	60	1.21	1.85	71
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Interest rate contracts	0.56	59.40	11	32.89	56.50	44	15.48	56.47	27	39.58	55.84	49	32.01	53.69	48
Foreign exchange contracts	0.56	56.19	12	32.89	54.31	44	15.48	53.82	27	39.58	52.22	50	32.01	50.60	49
Equity, commodity, and other contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	97.67	91.87	54	93.30	89.91	45	92.90	91.48	36	93.21	93.86	31	93.01	94.47	34
Over 1 year to 5 years	19.46	28.05	52	45.90	30.94	72	32.88	32.05	60	45.90	32.17	68	38.30	32.51	67
Over 5 years	61.65	26.03	96	37.96	27.26	62	48.97	27.06	82	37.69	30.45	62	43.97	31.16	71
Over 5 years	16.56	30.08	39	9.44	28.48	28	11.05	29.56	27	9.62	28.09	29	10.73	28.71	30
Gross negative fair value (absolute value)	1.53	1.25	66	1.55	1.76	58	1.58	1.55	59	0.71	0.83	50	0.75	0.72	52
Gross positive fair value	1.53	1.68	43	1.76	2.69	37	1.64	2.23	39	0.67	1.19	28	0.45	0.85	21
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	51	0.04	0.07	54	0.03	0.07	53	0.02	0.06	54	0.02	0.06	56
Gross positive fair value (X)	0.02	0.07	35	0.05	0.11	37	0.03	0.09	38	0.02	0.07	37	0.01	0.06	42
Held for trading (X)	0.02	0.05	54	0.04	0.08	49	0.03	0.07	50	0.02	0.06	50	0.01	0.05	55
Non-traded (X)	0	0.01	12	0.01	0.02	46	0	0.02	27	0	0.01	29	0	0.01	21
Current credit exposure (X)	0.02	0.05	42	0.05	0.08	46	0.03	0.06	45	0.02	0.05	42	0.01	0.04	45
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.63	39	0.49	1.03	39	0.35	0.85	38	0.16	0.73	38	0.08	0.53	40

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	254,615	195,047	195,047	191,522	184,655
Gross losses	11,473	133,038	207,062	77,639	80,778
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,682	1,193	8,276	3,370	3,008
Net losses	8,791	131,845	198,786	74,269	77,770
Provision for loan and lease losses	-24,313	192,935	249,769	77,794	84,637
Adjustments	0	8,585	8,585	0	0
Ending balance	221,511	264,722	254,615	195,047	191,522
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.12	-0.14	46	1.07	0.85	69	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87
Provision for loan and lease losses / Average loans and leases	-0.21	-0.25	47	1.46	1.37	59	0.96	0.82	66	0.29	0.24	67	0.38	0.24	81
Provision for loan and lease losses / Net loan and lease losses	-276.57	77.32	25	146.33	792.43	6	125.65	487.86	5	104.75	130.58	39	108.83	134.68	48
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.39	19	1.04	1.51	20	1.04	1.58	18	0.79	0.83	46	0.85	0.90	43
Allowance for loan and lease losses / Total loans and leases	0.92	1.37	20	1.02	1.48	20	1.03	1.55	17	0.72	0.81	41	0.78	0.89	37
Allowance for loan and lease losses / Net loans and leases losses (X)	12.60	15.27	62	1	11.83	1	1.28	11.58	1	2.63	8.03	25	2.46	7.54	16
Allowance for loan and lease losses / Nonaccrual assets	255.68	318.67	48	152.11	321.01	22	197.44	299.17	39	86.54	218.72	19	238.29	214.03	67
ALLL / 90+ days past due + nonaccrual loans and leases	228.36	260.68	51	128.97	244.42	22	160.98	244.34	33	77.65	151.73	25	179.74	160.51	69
Gross loan and lease losses / Average loans and leases	0.10	0.22	29	1.01	0.35	89	0.79	0.34	89	0.29	0.28	61	0.36	0.30	73
Recoveries / Average loans and leases	0.02	0.08	21	0.01	0.07	8	0.03	0.07	27	0.01	0.08	13	0.01	0.09	7
Net losses / Average loans and leases	0.08	0.13	38	1	0.28	92	0.76	0.27	91	0.28	0.21	71	0.35	0.22	81
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	1.30	16.12	3	1.54	15.46	3	10.66	33.98	7	4.17	36.22	4	8.68	41.30	5
Earnings coverage of net loan and lease losses (X)	19.06	4.52	59	0.98	21.56	12	1.72	22.91	10	6.56	24.40	25	6.01	21.75	23

Net Loan and Lease Losses By Type

Real estate loans	0.04	0.03	70	0	0.03	31	0	0.04	28	0.01	0.01	51	0	0.02	35
Real estate loans secured by 1-4 family	0	-0.01	62	0	0.01	47	0	0.01	46	0.01	0.01	52	0	0.01	27
Revolving	0	-0.05	62	0	0.01	47	0	0.01	54	0	0.02	43	0	0.03	37
Closed-end	0	-0.01	62	0	0.01	49	0	0	48	0.01	0	58	0	0.01	33
Commercial real estate loans	0.04	0.05	66	0	0.03	32	0	0.07	23	0.01	0.01	52	0	0.01	47
Construction and land development	0	0	64	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	51	0	0	58	0.04	0	93	0	0	56	0	0	58
Nonfarm nonresidential	0.09	0.07	70	0	0.05	26	0	0.11	14	0.01	0.02	56	0	0.02	35
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	56	0	0.01	34
Other	0.09	0.06	75	0	0.03	38	0	0.08	24	0.01	0.01	69	0	0.01	44
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.21	0.20	57	3.30	0.46	95	2.76	0.47	96	0.97	0.37	88	0.94	0.31	91
Loans to individuals		0.78		0.93	1.41	44	0.42	1.13	25		1.17		0.44	1.16	25
Credit card loans		2.18		3.43				2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0		0	0			0			0			0	
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	41	0	0.15	30	0	0.14	38

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	22,367	48,115	18,767	30,125	44,045
90+ days past due loans and leases	10,366	31,231	29,208	25,791	26,182
Nonaccrual loans and leases	86,636	174,031	128,955	225,384	80,375
Total past due and nonaccrual loans and leases	119,369	253,377	176,930	281,300	150,602
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	24,444	23,681	45,432	35,067	20,028
Total restructured loans and leases	24,444	23,681	45,432	35,067	20,028
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	2,695	10,152	16,667	8,207	16,829
Nonaccrual loans held for sale	0	0	6,966	0	0
Total past due and nonaccrual loans held for sale	2,695	10,152	23,633	8,207	16,829
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	0	0	0	0	79
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.09	0.27	23	0.19	0.36	29	0.08	0.39	9	0.11	0.43	11	0.18	0.44	18
90+ days past due loans and leases	0.04	0.10	62	0.12	0.13	72	0.12	0.12	72	0.09	0.15	60	0.11	0.17	57
Nonaccrual loans and leases	0.36	0.58	30	0.67	0.61	62	0.52	0.66	43	0.83	0.51	82	0.33	0.54	23
90+ days past due and nonaccrual loans and leases	0.40	0.73	27	0.79	0.80	58	0.64	0.85	41	0.92	0.71	72	0.43	0.75	25
30-89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.10	0.12	52	0.09	0.13	50	0.18	0.13	70	0.13	0.14	58	0.08	0.16	35
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0.01	0	93	0.04	0	95	0.07	0	95	0.03	0	95	0.07	0	95
Nonaccrual loans held for sale	0	0	38	0	0	39	0.03	0.01	86	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.09	0.27	23	0.19	0.37	29	0.08	0.40	9	0.11	0.43	11	0.18	0.44	18
90+ days past due assets	0.04	0.10	62	0.12	0.13	72	0.12	0.12	72	0.09	0.15	58	0.11	0.18	57
Nonaccrual assets	0.36	0.59	29	0.67	0.62	62	0.52	0.67	42	0.83	0.53	82	0.33	0.57	23
30+ days past due and nonaccrual assets	0.50	1.04	21	0.98	1.21	48	0.72	1.29	29	1.03	1.19	54	0.61	1.26	15
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.28	0.43	34	0.56	0.49	66	0.42	0.52	44	0.77	0.44	86	0.38	0.48	41
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.46	31	0.56	0.52	63	0.42	0.55	40	0.77	0.48	84	0.38	0.52	36
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.25	0.52	19	0.48	0.56	42	0.34	0.60	27	0.69	0.53	69	0.28	0.60	20
Allowance for loan and lease losses	39.11	67.93	28	65.74	65.48	61	50.65	66.66	39	115.55	115.41	60	42.01	118.28	11
Equity capital + allowance for loan and lease losses	2.60	4.43	28	5.80	4.83	67	4.13	4.97	41	7.45	4.28	82	2.99	4.79	31
Tier 1 capital + allowance for loan and lease losses	2.50	5.28	19	5.59	5.98	51	4	6.05	28	7.25	5.65	71	2.89	6.16	22
Loans and leases + other real estate owned	0.36	0.88	16	0.67	0.92	38	0.52	0.97	24	0.83	0.85	52	0.33	0.96	8

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.08	0.24	26	0.31	0.39	50	0.16	0.39	25	0.13	0.38	18	0.15	0.42	16
90+ days past due	0.05	0.12	61	0.18	0.15	77	0.32	0.16	82	0.10	0.16	64	0.21	0.22	72
Nonaccrual	0.32	0.65	25	0.27	0.63	20	0.61	0.76	46	0.13	0.46	15	0.03	0.57	4
Commercial and industrial															
30–89 days past due	0.14	0.17	53	0.32	0.23	74	0.11	0.23	35	0.24	0.31	49	0.32	0.30	65
90+ days past due	0.05	0.02	83	0.24	0.03	93	0.13	0.03	89	0.23	0.05	91	0.11	0.05	82
Nonaccrual	0.91	0.64	70	1.94	0.75	94	1.24	0.75	79	2.82	0.83	95	0.94	0.76	66
Individuals															
30–89 days past due	0.10	0.55	20	0.83	0.58	71	0.65	0.83	41	0	0.83	5	0	0.84	5
90+ days past due	0.19	0.07	81	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0.06	0.18	43	0.03	0.22	31	0.62	0.28	82	0.04	0.17	38	0.08	0.23	37
Depository institution loans															
30–89 days past due		0			0.03			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.07	0.11	63	0.01	0.14	37	0	0.18	35	0	0.20	28	0.06	0.17	46
90+ days past due	0.04	0.01	90	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.01	0.13	48	0.01	0.15	41	0.01	0.15	42	0	0.13	32	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.01	0.35	4	0.23	0.60	29	0.49	0.65	48	0.02	0.67	3	0.13	0.71	6
	90+ days past due	0.65	0.27	86	1.24	0.29	88	3.13	0.33	92	0.27	0.31	76	0.70	0.46	79
	Nonaccrual	0.39	0.82	27	0.02	0.84	2	0.03	0.89	3	0.05	0.73	2	0.06	0.86	3
Revolving	30-89 days past due	0	0.29	6	0	0.40	6	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0	1.05	5	0	1.27	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30-89 days past due	0.01	0.36	6	0.24	0.61	30	0.49	0.65	49	0.02	0.70	3	0.13	0.75	7
	90+ days past due	0.66	0.29	84	1.24	0.33	87	3.15	0.38	90	0.27	0.35	76	0.70	0.53	75
	Nonaccrual	0.40	0.77	30	0.02	0.81	2	0.03	0.87	4	0.05	0.70	3	0.06	0.84	4
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0.08	0.14	47	0.32	0.23	72	0.12	0.26	43	0.18	0.18	60	0.16	0.17	51
	90+ days past due	0	0.01	25	0.02	0.02	68	0	0.02	23	0	0.03	48	0	0.03	20
	Nonaccrual	0.31	0.52	40	0.31	0.43	45	0.68	0.62	57	0.18	0.23	46	0.02	0.28	12
Construction and development	30-89 days past due	0	0.12	18	0	0.24	15	0.09	0.28	45	0	0.28	12	0.12	0.21	45
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0.12	0.06	73
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.07	21	0	0.17	19	0.09	0.22	54	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0.27	0	98	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.16	0.14	66	0.68	0.20	90	0.17	0.23	56	0.39	0.14	88	0.21	0.17	65
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0.01	0.03	53	0	0.03	21
	Nonaccrual	0.63	0.66	56	0.66	0.55	65	1.46	0.80	81	0.38	0.28	71	0.03	0.30	13
Owner Occupied	30-89 days past due	0.16	0.04	89	0.21	0.07	86	0.05	0.07	53	0	0.07	8	0.20	0.09	83
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0.01	0.01	65	0	0.01	25
	Nonaccrual	0.62	0.25	88	0.66	0.24	92	1.05	0.27	96	0.03	0.16	22	0.03	0.17	20
Other	30-89 days past due	0	0.09	12	0.47	0.11	90	0.11	0.14	60	0.39	0.07	94	0.01	0.07	28
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.01	0.40	12	0.01	0.24	14	0.41	0.44	55	0.35	0.10	90	0	0.13	7
Farmland	30-89 days past due	3.71	0.11	99	0	0.31	25	3.53	0.11	97	3.31	0.23	98	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	992,967	983,640	992,394	978,700	968,384
Retained earnings	1,861,889	1,623,832	1,735,014	1,694,608	1,381,492
Accumulated other comprehensive income (AOCI)	-26,389	476	15,774	8,950	518
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,828,467	2,607,948	2,743,182	2,682,258	2,350,394
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	18,960	19,147	19,258	19,309	19,277
Accumulated other comprehensive income-related adjustments	-26,389	476	15,774	8,950	518
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,835,896	2,588,325	2,708,150	2,653,999	2,330,599
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,835,896	2,588,325	2,708,150	2,653,999	2,330,599
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	300,000	260,000	260,000	260,000	260,000
Non-qualifying capital instruments	110,000	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	-1,470	-1,225
Additional tier 1 capital before deductions	410,000	260,000	260,000	258,530	258,775
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	410,000	260,000	260,000	258,530	258,775
Tier 1 Capital	3,245,896	2,848,325	2,968,150	2,912,529	2,589,374
Tier 2 Capital					
Tier 2 capital instruments and related surplus	509,497	282,309	282,490	282,129	281,767
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	222,754	251,803	248,097	203,687	202,956
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	732,251	534,112	530,587	485,816	484,723
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	732,251	534,112	530,587	485,816	484,723
Exited advanced approach tier 2 capital					
Total capital	3,978,147	3,382,437	3,498,737	3,398,345	3,074,097
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	38,733,617	37,930,992	39,485,534	34,610,316	26,261,624
Less: Deductions from common equity tier 1 capital	18,960	19,147	19,258	19,309	19,277
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	38,714,657	37,911,845	39,466,276	34,591,007	26,242,347
Total risk-weighted assets	26,931,860	29,268,048	28,954,374	29,885,010	27,176,223
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.53	12.66	19	8.84	11.98	3	9.35	12.35	4	8.88	12.11	3	8.58	12.09	2
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.05	13.44	28	9.73	12.72	2	10.25	13.08	6	9.75	12.78	4	9.53	12.85	2
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.77	15.42	43	11.56	14.77	2	12.08	15.23	3	11.37	14.36	3	11.31	14.45	1
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.38	9.11	27	7.51	9.03	10	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	11	15	18	24	26	-26.67	
Other insurance activities income	11	15	18	24	26	-26.67	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	129,178	128,930	130,186	127,663	125,054	0.19	19.73

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	27	0	0.39	29	0	0.41	27	0	0.47	25	0	0.47	23
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.73	11.54	21	4.14	11.35	23	4.04	11.03	25	4.11	11.51	25	4.50	10.22	26
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	19,872	19,182	16,063	82,732	800
Real estate loans	2,752	3,603	2,828	3,676	0
Commercial and industrial loans	17,120	15,579	13,235	79,056	800
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	19,872	19,182	16,063	82,732	800
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	3.60	-1.19	60	14.09	10.27	68	-80.58	-2.40	5	10,241.50	22.48	98	-49.56	7.24	8
Total selected assets	3.60	3.19	59	14.09	5.10	65	-80.58	2.04	7	10,241.50	12.40	98	-49.56	3.24	8
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	305,728	462,405	342,624	375,676	-100.00	-100.00
1-4 family residential loans	0	305,728	462,405	342,624	375,676	-100.00	-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	14,713	14,713	14,713	15,044	-100.00	
1-4 family residential loans	0	14,713	14,713	14,713	15,044	-100.00	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0.84	1.23	1.23	1.05		1.33
1-4 family residential loans	0	0.84	1.23	1.23	1.05		1.33
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans		4.53	4.33	4.33	12.20		11.22
Home equity lines		0.02	0.02	0.02	0.02		0.02
Credit card receivables		0	0	0	0		0
Auto loans and other consumer loans		0.08	0.10	0.10	0.08		0.12
Commercial and industrial loans		30.18	28.42	28.42	27.42		33.04
All other loans and leases		65.20	67.13	67.13	60.28		55.60

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....		4.81	3.18	4.29	4
1-4 family residential loans.....		4.81	3.18	4.29	4
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0
Seller's interest carried as securities and loans.....		0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0.52	0.50	0.51	0.58
Total retained credit exposure and asset sale credit exposure.....	0.45	0.52	0.50	0.51	0.58

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	5,030	5,304	13,927	7,360	-100.00	-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	5,030	5,304	13,927	7,360	-100.00	-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	4,019	6,163	3,036	1,481	-100.00	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	4,019	6,163	3,036	1,481	-100.00	
Total past due securitized assets.....	0	9,049	11,467	16,963	8,841	-100.00	-100.00
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		1.65	1.15	4.06	1.96
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets		1.65	1.15	4.06	1.96
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		1.31	1.33	0.89	0.39
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets		1.31	1.33	0.89	0.39
Total past due securitized assets percent of securitized assets		2.96	2.48	4.95	2.35
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans		0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets		0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.60	0.77	0.43	0.37
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		0.32	0.11	0.24	0.32
All other loans and leases		0.12	0.05	0.07	0.10
Total managed loans past due 30–89 days		0.20	0.10	0.16	0.21
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		1.26	2.38	0.34	0.66
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		0.24	0.13	0.23	0.11
All other loans and leases		0.01	0	0	0
Total managed loans past due 90+ days		0.13	0.14	0.10	0.11
Total Past Due Managed Assets		0.34	0.24	0.26	0.32
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		0	0	0.01	0
Home equity lines		0	0	0	0
Credit card receivables					
Commercial and industrial loans		3.30	2.76	0.97	0.94
All other loans and leases		0	0.01	0	0
Net Losses on Managed Assets Percent of Total Managed Assets		1	0.79	0.27	0.31

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	6,825	6,825	13,650	13,650	13,650	0.00	0.00
Dividends	5,200	5,200	10,400	10,400	10,400	0.00	0.00
Interest	1,625	1,625	3,250	3,250	3,250	0.00	0.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	119	140	248	302	290	-15.00	170.45
Dividends	36	58	96	151	142	-37.93	-18.18
Interest	83	82	152	151	148	1.22	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	6,944	6,965	13,898	13,952	13,940	-0.30	1.09
Securities gains (losses)	0	0	0	0	0		
Other operating income	2	2	3	17	7	0.00	100.00
Total operating income	6,946	6,967	13,901	13,969	13,947	-0.30	1.11
Operating Expenses							
Personnel expenses	372	309	725	607	588	20.39	76.30
Interest expense	5,813	3,658	7,316	7,316	7,316	58.91	57.66
Other expenses	5,322	7,005	10,990	10,008	8,748	-24.03	68.52
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,507	10,972	19,031	17,931	16,652	4.88	63.08
Income (loss) before taxes	-4,561	-4,005	-5,130	-3,962	-2,705		
Applicable income taxes (credit)	-1,108	-874	-1,135	-861	-587		
Extraordinary items							
Income before undistributed income of subsidiaries	-3,453	-3,131	-3,995	-3,101	-2,118		
Equity in undistributed income of subsidiaries	147,780	-48,964	68,100	323,783	300,758		137.41
Bank subsidiaries	147,780	-48,964	68,100	323,783	300,758		137.41
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	144,327	-52,095	64,105	320,682	298,640		132.29
Memoranda							
Bank net income	152,980	-43,764	78,500	334,183	311,158		126.81
Nonbank net income	36	58	96	151	142	-37.93	-18.18
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,096,830	86.21	2,835,943	96.13	2,977,437	96.50	2,924,924	2,580,935	9.20	69.67
Common and preferred stock	3,046,830	84.82	2,785,943	94.43	2,927,437	94.88	2,874,924	2,530,935	9.36	71.63
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	50,000	1.39	50,000	1.69	50,000	1.62	50,000	50,000	0.00	0.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	3,406	0.09	3,406	0.12	3,406	0.11	3,406	3,406	0.00	0.00
Common and preferred stock	3,406	0.09	3,406	0.12	3,406	0.11	3,406	3,406	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	7,500	0.21	7,500	0.25	7,500	0.24	10,500	7,500	0.00	
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	443,732	12.35	64,966	2.20	57,456	1.86	71,449	89,542	583.02	721.98
Cash and due from unrelated depository institution	18	0	16	0	16	0	13	19	12.50	-64.00
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	40,744	1.13	38,385	1.30	39,551	1.28	38,639	37,451	6.15	16.78
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,592,230	100.00	2,950,216	100.00	3,085,366	100.00	3,048,931	2,718,853	21.76	87.34
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	370,692	10.32	108,765	3.69	108,816	3.53	108,715	108,614	240.82	242.09
Other liabilities	3,667	0.10	1,598	0.05	1,320	0.04	1,768	1,471	129.47	164.19
Balance due to subsidiaries and related institutions	113,406	3.16	113,406	3.84	113,406	3.68	113,406	113,406	0.00	0.00
Total liabilities	487,765	13.58	223,769	7.58	223,542	7.25	223,889	223,491	117.98	111.93
Equity Capital	3,104,465	86.42	2,726,447	92.42	2,861,824	92.75	2,825,042	2,495,362	13.86	83.98
Perpetual preferred stock (income surplus)	300,000	8.35	150,000	5.08	150,000	4.86	150,000	150,000	100.00	100.00
Common stock	506	0.01	504	0.02	504	0.02	503	502	0.40	10.00
Common surplus	1,002,621	27.91	993,297	33.67	1,002,050	32.48	988,357	978,042	0.94	37.95
Retained earnings	1,827,735	50.88	1,582,178	53.63	1,693,504	54.89	1,677,240	1,366,308	15.52	125.80
Accumulated other comprehensive income	-26,389	-0.73	476	0.02	15,774	0.51	8,950	518		
Other equity capital components	-8	0	-8	0	-8	0	-8	-8		
Total liabilities and equity capital	3,592,230	100.00	2,950,216	100.00	3,085,366	100.00	3,048,931	2,718,853	21.76	87.34
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	113,406	3.16	113,406	3.84	113,406	3.68	113,406	113,406	0.00	0.00
Notes payable to subsidiaries that issued TPS	110,000	3.06	110,000	3.73	110,000	3.57	110,000	110,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	9.35	12.64	24	-3.65	4.33	11	2.26	7.29	12	11.97	9.68	75	12.63	10.40	77
Bank net income / Average equity investment in banks.....	10.31	12.37	36	-3.09	4.55	12	2.75	7.45	11	12.35	10.51	74	13.20	11.19	73
Nonbank net income / Average equity investment in nonbanks.....	2.11	13.40	30	3.41	7.01	48	2.82	9.75	39	4.43	7.89	46	4.17	7.10	42
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	106	96.24	82		91.35		122.46	88.16	94	104.21	82.22	60	104.19	82.56	64
Nonbank net income / Parent net income.....	0.02	3.10	34		6.35		0.15	3.59	40	0.05	5.93	25	0.05	3.78	32
Subsidiary holding companies' net income / Parent net income.....		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital.....	15.71	16.87	62	8.21	20.37	32	7.81	20.06	29	7.93	20.43	34	8.96	20.88	39
Total debt / Equity capital.....	11.94	11.60	64	3.99	14.50	32	3.80	14.41	28	3.85	14.31	34	4.35	14.69	39
Total debt + notes payable to subs that issued TPS / Equity capital.....	15.48	13.82	68	8.02	16.78	35	7.65	16.67	31	7.74	16.36	40	8.76	17.10	45
Total debt + Loans guaranteed for affiliate / Equity capital.....	11.94	11.69	62	3.99	14.81	32	3.80	14.68	28	3.85	14.56	34	4.35	15.14	39
Total debt / Equity capital – excess over fair value.....	11.94	11.71	64	3.99	14.64	32	3.80	14.52	28	3.85	14.51	34	4.35	14.81	39
Long-term debt / Equity capital.....	11.94	11.05	64	3.99	13.39	32	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39
Short-term debt / Equity capital.....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital.....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	39.97	39.10	45	27.49	29.33	48	27.49	34.67	40	27.49	28.44	52	27.49	28.63	50
Double Leverage															
Equity investment in subs / Equity capital.....	98.25	103.07	22	102.31	103.11	47	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47
Total investment in subs / Equity capital.....	99.86	108.26	25	104.14	110.49	46	104.16	110.16	46	103.66	111.07	41	103.57	112.48	42
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.19	0.25	21		0.67		1.08	0.47	75	0.17	0.36	44	0.13	0.35	45
Equity investment in subs – equity cap / Net income-div (X).....		0.83			3.93		1.27	1.82	50	0.17	1.22	13	0.13	1.22	11
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	37.28	138.64	12	49.48	143.95	14	52.24	136.59	7	53.57	177.68	6	55.05	162.34	9
Cash from ops + noncash items + op expense / Op expense + dividend.....	53.04	130.64	18	50.32	154.33	13	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	391.30	103.17	96	59.11	148.07	18	51.39	134.08	8	34.62	116.34	8	-108.60	103.19	2
Pretax operating income + interest expense / Interest expense.....	21.54	1,479.01	8	-9.49	2,733.67	5	29.88	2,016.32	4	45.84	1,968.54	5	63.03	2,898.75	8
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	35.13	1,667.11	8	28.26	1,374.36	8	51.21	1,539.23	5	67.90	1,632.83	4	77.52	1,369.37	9
Dividends + interest from subsidiaries / Interest expense + dividends.....	43.65	153.06	15	81.62	169.52	22	81.44	150.43	18	81.75	210.80	9	81.68	188.90	10
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	14.30	41.77	31		27.95		6.57	35.64	19	32.89	57.11	70	30.63	33.93	62
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	12.48	3.64	89	0.01	3.69	29	0.01	3.85	31	0	2.64	34	0	2.61	32
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....	0	0.21	47	0	0.05	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual.....	0	0.96	44	0	0.97	39	0	1.03	40	0	0.54	40	0	6.54	38
Total.....	0	1.17	41	0	1.02	35	0	1.13	37	0	0.58	34	0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		78.46			73.92			81.10			57.84			57.26	
Dividends declared / Net income	7	25.30	17		60.26		15.21	42.29	15	3.04	33.08	8	3.26	27.33	11
Net income – dividends / Average equity.....	8.69	9.64	50	-4	1.15	14	1.92	4.14	23	11.61	6.46	91	12.22	7.33	92
Percent of Dividends Paid															
Dividends from bank subsidiaries	51.51	139.49	23	106.67	166.94	41	106.67	132.17	40	106.67	178.13	29	106.67	157.73	30
Dividends from nonbank subsidiaries	0.36	3.97	70	1.19	3.69	76	0.98	3.41	66	1.55	7.53	62	1.46	7.13	68
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	51.86	193.08	15	107.86	205.70	33	107.65	174.85	26	108.22	260.40	17	108.12	215.26	16
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	3.40	36.56	19		82.59		13.25	60.28	12	3.11	66.55	9	3.34	60.71	9
Interest income from bank subsidiaries.....	1.06	0.11	92		0.58		4.14	0.36	95	0.97	0.54	76	1.04	0.52	78
Management and service fees from bank subsidiaries	0	0.90	37		3.18		0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0.01		0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	4.46	38.35	16		98.26		17.39	62.88	13	4.08	69.36	6	4.39	63.43	8
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	54.17	70	100	52.25	76	100	56.39	72	100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....	230.56	2.35	96	141.38	7.62	96	158.33	7.38	95	100	20.25	87	104.23	18.56	88
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	330.56	76.16	91	241.38	78.35	86	258.33	79.84	88	200	150.41	74	204.23	99.33	82
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	74.86	67.82	34	74.64	66.84	34	74.81	69.76	30	74.45	67.32	32	74.57	65.18	35
Interest income from bank subsidiaries.....	23.39	0.39	96	23.32	1.06	94	23.38	0.63	96	23.27	0.80	96	23.30	0.92	95
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	98.26	81.78	51	97.96	81.90	44	98.19	82.20	55	97.72	78.80	52	97.87	74.20	51
Dividends from nonbank subsidiaries	0.52	2.67	69	0.83	2.05	76	0.69	1.95	64	1.08	2.65	63	1.02	2.57	69
Interest income from nonbank subsidiaries.....	1.19	0.35	88	1.18	1.11	85	1.09	0.73	86	1.08	1.19	82	1.06	2.32	80
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	1.71	6.48	65	2.01	6.25	66	1.78	4.70	60	2.16	7.29	58	2.08	7.64	64
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	30.59	28.31	61	104.27	33.86	88	104.22	27.08	90	104.31	28.33	90	104.41	26.53	91